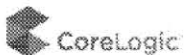


Exhibit D



Loan #: 0358

Address: 3481 OAK RUN DRIVE LITHONIA GA 30038 **Inspection Type:** Exterior
Borrower: KENNETH REAVES HFN **APN:** 1602103015

I. Order Information

Inspection Date:	8/19/2011	Deal Name:		VMA Request ID:	
Client:	GMAC		CoreLogic	Vendor Tracking ID:	6841507
Agent Name:	BEVERLY A. WILLIS	Brokerage:	BEVERLY ANN PROPERTIES, LLC	Agent Phone:	

II. Subject Property Information

Occupied:	Occupied By Unkn	Property Type:	SFD	HOA Fees:		Zoning:	Residential
Last Sold Date:		Last Sale Price:		Data Source:	MLS	Currently Listed:	No
Agent Name:		Initial List Price:		Initial List Date:		Current List Price:	
Last Reduction Date:		MLS #:	00000000	Total Repair Cost:	0	Est. Monthly Rent:	700

SUBJECT PROPERTY COMMENTS / EXTERNAL INFLUENCES:

No external influences noted.

III. Neighborhood Information

Location Type:	Suburban	Supply/Demand:	Increasing	Price Trend:	Declining	Local Economic Trend:	Depreciating
Price Range:	29,000 - 49,000	Median Price:	31,500	Avg Marketing Time:	120		

NEIGHBORHOOD COMMENTS:

Established neighborhood located near all major amenities.

IV. Comparable Properties

	Subject	Sale 1	Sale 2	Sale 3	Listing 1	Listing 2	Listing 3
Address	3481 OAK RUN DRIVE	4986 IVYLOG CT	5211 OAKTREE TRL	3897 VINE STONE DR	3745 LONDONDERRY CT	3377 EASTMONT LN	3765 LONDONDERRY CT
	LITHONIA GA	LITHONIA GA	LITHONIA GA	LITHONIA GA	LITHONIA GA	LITHONIA GA	LITHONIA GA
Zip	30038	30038	30038	30038	30038	30038	30038
Data Source	MLS	MLS	MLS	MLS	MLS	MLS	MLS
Proximity		0.94	0.43	0.82	0.82	0.39	0.86
Sale price		39,000	31,500	44,900			
Sale Date		09/08/2010	03/10/2011	01/06/2011			
Orig. List Price		39,000	49,900	44,900	39,000	48,400	29,000
Cur./Final List \$		39,000	49,900	44,900	39,000	48,400	29,000
DOM		151	98	71	130	259	143
Lot Size	0.3	0.3	0.3	0.3	0.3	0.3	0.3
View	Typical	Typical	Typical	Typical	Typical	Typical	Typical
Design/Style	Ranch	Split/Bi-Lev	2-St Conv	Split/Bi-Lev	Split/Bi-Lev	Split/Bi-Lev	Split/Bi-Lev
Type/#Units	SFD 1	SFD 1	SFD 1	SFD 1	SFD 1	SFD 1	SFD 1
Age	28	24	23	39	35	15	226
Condition	Average	Average	Average	Average	Average	Average	Average
Above Grade SF	2,195	2,086	1,874	12,174	2,372	2,471	2,292
# Rooms/Bd/Bth	7 / 3 / 2	7 / 4 / 2.5	6 / 3 / 2.5	7 / 4 / 2.5	7 / 4 / 2.5	7 / 4 / 3	7 / 3 / 3
Basement SF	0	0	0	0	0	0	0
% Finished	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Garage Type	Gar Att	Gar Att	Gar Att	Gar Att	Gar Att	Gar Att	Gar Att
# Garage Stalls	2	2	2	2	2	2	2
Pool/Spa	No No	No No	No No	No No	No No	No No	No No
Other Features	Fireplace, patio	Fireplace, patio	Fireplace, patio	Fireplace, patio	Fireplace, patio	Fireplace, patio	Fireplace, patio
Sales Type	REO	REO	REO	REO	REO	REO	REO
HOA Fees		0	0	0	0	0	0

COMPARABLE PROPERTY COMMENTS:**Sale 1:** Similar in square feet.**Sale 2:** Inferior in square feet.**Sale 3:** Similar in square feet.**List 1:** Superior in square feet.**List 2:** Superior in square feet.**List 3:** Similar in square feet.**V. Marketing Strategy**

	'As-Is' Price	'Repaired' Price	Estimated Marketing Time for Subject:	120
Estimated Sale Price:	37,050	37,050	PRICE CONCLUSION SUMMARY: Subject is being maintained in accordance with the neighborhood standard.	
Recommended List Price:	41,000	41,000		



VI. Repair Estimates

Category	Comments	Estimated Cost
Roof		
Sliding/Trim		
Windows/Doors		
Paint		
Foundation		
Garage		
Landscaping		
Fence		
Other		
Estimated Exterior Repairs:		
Paint		
Walls/Ceiling		
Floors		
Cabinets/Countertops		
Plumbing		
Electrical		
Heating/AC		
Appliances		
Doors/Trim		
Other		
Estimated Interior Repairs:		
Total Estimated Repairs:		0

VII. Prior Sales & Listing History

Date Listed	Date Sold	List Price	Sale Price	Date Source	Notes
				MLS	No external influences noted.
				MLS	No external influences noted.

VIII. Additional Comments

BROKER COMMENTS:

See Addendum

VENDOR COMMENTS:

See Addendum

DISCLOSURE:

This is a comparative market analysis and not an appraisal.

Broker Signature

Date

Addendum

6841507

Comps selected are the closest in proximity of the subject property.
QC: Proximity matches with the view map. Subject information and photo matches with the prior order.
Browsed trulia, no suitable comps found in terms of Characteristics.
_____ Corelogic Value Variance Remarks _____

A recent prior order was completed on 2/3/2010 at \$94,000 which is a 63.19% variance with the current order.

Market Conditions: Current fa states that the neighborhood trend is declining and the neighborhood price is depreciating by 0.25% per month and the prior fa states that the neighborhood trend improving and the neighborhood price is depreciating by 2% per month.

Property Characteristics: Subject sq ft, lot size, type, room count and age information matches with the prior.

Comparable Selection: Both current and prior has provided comps within a mile, except for few comps and the comps supports the subject value.

Different Product Type: NA

Repair Condition: Both current and prior has performed the bpo on exterior and there are no repairs noted.

External Influences: NA

Reviewer Conclusion:

The difference in values between the current report and the prior one appears to be the result of measured changes in local market conditions.

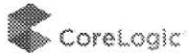
Current fa states: market area is facing drastically declining market values due to the high number of foreclosures in the market. the current value is based on the comps used that were most similar and accurate at the time of the review all the comps are within the market range, the market at the time does not support a higher value due to the reason that the market has declined from the prior. the market has been declining since the last bpo was done. the current value provided reflects the current market situation. current comps support the current pricing. based on the comps provided in this report the current pricing is believed to be accurate.

Title: Senior Quality Reviewer. Comps selected are the closest in proximity of the subject property. Market area is facing drastically declining market values due to the high number of foreclosures in the market.

QC: Proximity matches with the view map. Subject information and photo matches with the prior order. Browsed trulia, no suitable comps found in terms of Characteristics.

completed on 2/3/2010 at \$94,000 which is a 63.19% variance with the current order. Market Conditions: Current fa states that the neighborhood trend is declining and the neighborhood price is depreciating by 0.25% per month and the prior fa states that the neighborhood trend improving and the neighborhood price is depreciating by 2% per month. Property Characteristics: Subject sq ft, lot size, type, room count and age information matches with the prior. Comparable Selection: Both current and prior has provided comps within a mile, except for few comps and the comps supports the subject value. Different Product Type: NA Repair Condition: Both current and prior has performed the bpo on exterior and there are no repairs noted. External Influences: NA Reviewer

Conclusion: The difference in values between the current report and the prior one appears to be the result of measured changes in local market conditions. Both BPOs are supported by the comps provided. The prior was completed over a year ago. The market has been declining since the last BPOs was complete and is reflecting REO driven. On secondary sources the trends are showing a decline in median sales price by 15.7%, and decline in Average price/sqft by 20.7%, and the number of sales has decreased by 47%. Current fa states: market area is facing drastically declining market values due to the high number of foreclosures in the market. the current value is based on the comps used that were most similar and accurate at the time of the review all the comps are within the market range, the market at the time does not support a higher value due to the reason that the market has declined from the prior. the market has been declining since the last bpo was done. the current value provided reflects the current market situation. current comps support the current pricing. based on the comps provided in this report the current pricing is believed to be accurate. Title: Senior Quality Reviewer.



Photos

ACCOUNT NUMBER 358	TRACKING NUMBER HFN	CoreLogic ORDER NO. 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038
PHOTOS COMMENT		

Subject Front



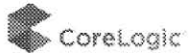
Subject House Number



Subject - Other

Side





Photos

ACCOUNT NUMBER [REDACTED] 0358	TRACKING NUMBER HFN	CoreLogic ORDER NO. 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038
PHOTOS COMMENT		

Street View

Street



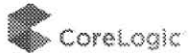
Street View

Street



Street Sign





Photos

ACCOUNT NUMBER 0358	TRACKING NUMBER HFN	CoreLogic ORDER NO. 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038
PHOTOS COMMENT		

Listing 1 (3745 LONDONDERRY CT)

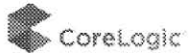


Listing 1 (3745 LONDONDERRY CT)



Listing 2 (3377 EASTMONT LN)





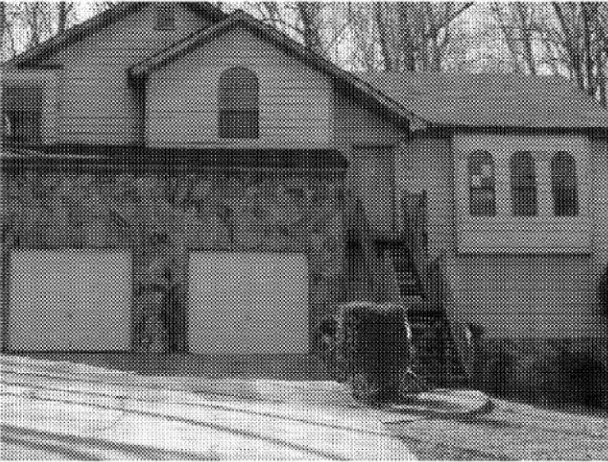
Photos

ACCOUNT NUMBER 0358	TRACKING NUMBER HFN	CoreLogic ORDER NO. 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038
PHOTOS COMMENT		

Listing 2 (3377 EASTMONT LN)

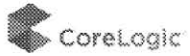


Listing 3 (3765 LONDONDERRY CT)



Sold 1 (4986 IVYLOG CT)





Photos

ACCOUNT NUMBER 0358	TRACKING NUMBER HFN	CoreLogic ORDER NO. 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038
PHOTOS COMMENT		

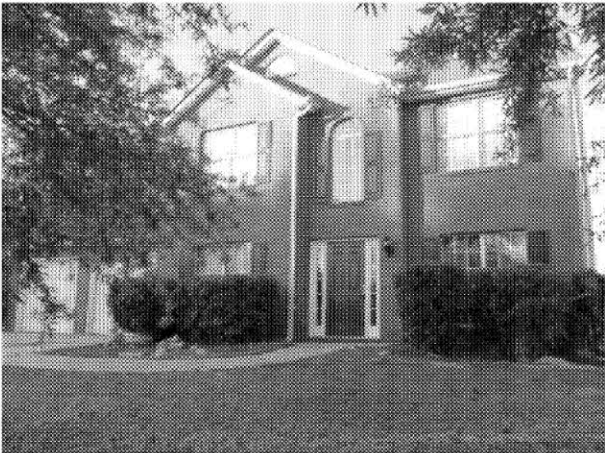
Sold 1 (4986 IVYLOG CT)

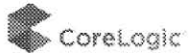


Sold 2 (5211 OAKTREE TRL)



Sold 3 (3897 VINE STONE DR)





Photos

ACCOUNT NUMBER 0358	TRACKING NUMBER HFN	CoreLogic ORDER NO. 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038
PHOTOS COMMENT		

Sold 3 (3897 VINE STONE DR)

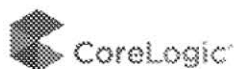




Map

Aerial View

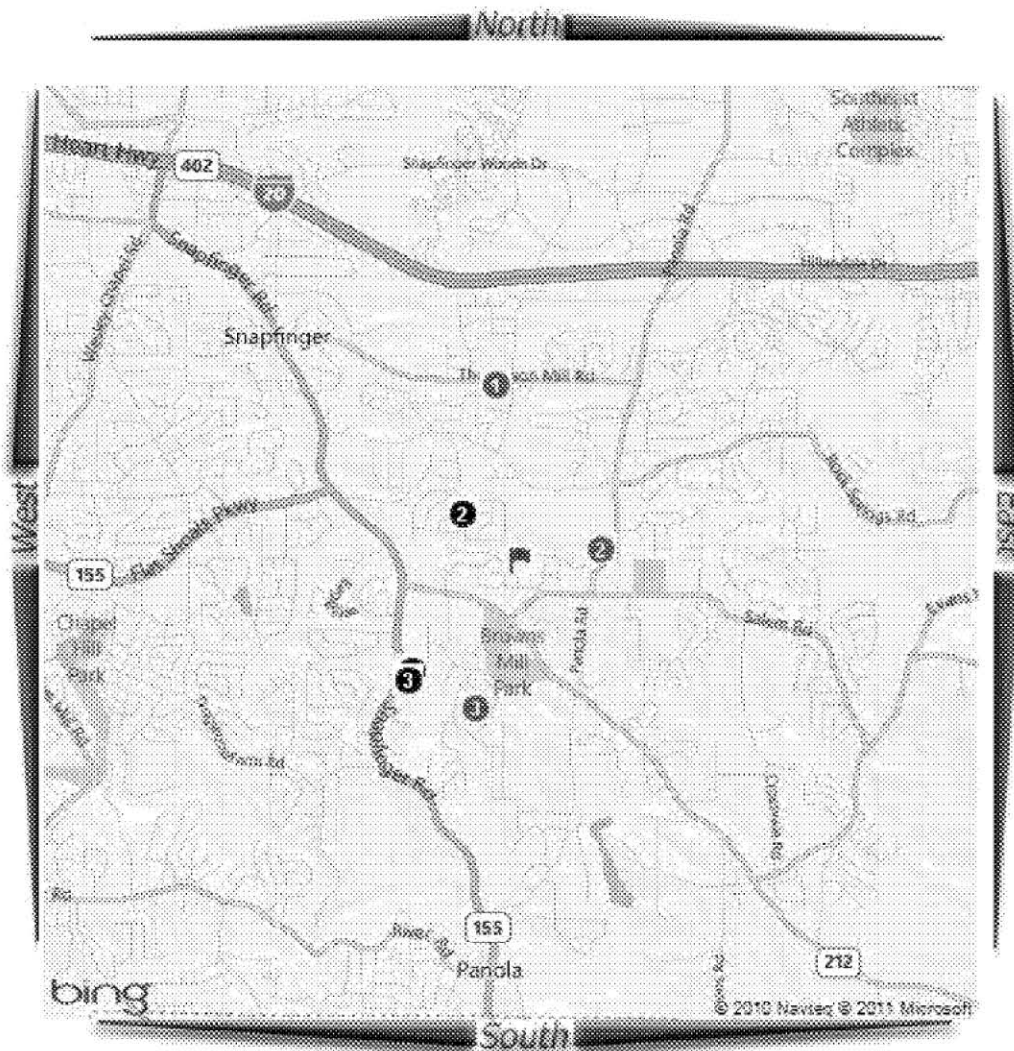




Map

ACCOUNT NUMBER 0358	TRACKING NUMBER HFN	CoreLogic ORDER NO 6841507
NAME KENNETH REAVES	ADDRESS 3481 OAK RUN DRIVE	CITY, STATE, ZIP LITHONIA, GA 30038

Road Map View

**Subject Property**3481 OAK RUN DRIVE
LITHONIA, GA 30038**1 Comp. Listing 1**3745 LONDONDERRY CT
LITHONIA, GA 30038
Dist From Subject: 0.82 Miles**2 Comp. Listing 2**3377 EASTMONT LN
LITHONIA, GA 30038
Dist From Subject: 0.39 Miles**3 Comp. Listing 3**3765 LONDONDERRY CT
LITHONIA, GA 30038
Dist From Subject: 0.86 Miles**1 Closed Sale 1**4986 IVYLOG CT
LITHONIA, GA 30038
Dist From Subject: 0.94 Miles**2 Closed Sale 2**5211 OAKTREE TRL
LITHONIA, GA 30038
Dist From Subject: 0.43 Miles**3 Closed Sale 3**3897 VINE STONE DR
LITHONIA, GA 30038
Dist From Subject: 0.82 Miles